

# Tax time checklist

Tax time can be an important opportunity to examine your overall financial health, ensuring you are making the most of your investments and protecting your assets. The below questionnaire is designed to identify any areas that might need your attention over the coming 12 months.

Client Name(s)

Date  /  /

## Age

please tick box

**Are you under 50 years old**

Do you have adequate personal risk insurance, to look after your family or manage debt if you were unable to work

Yes  No  Unsure

Are you comfortable with current debt and cashflow

Yes  No  Unsure

Do you know how much money you need to retire on

Yes  No  Unsure

**Are you aged 55 – 59 years**

Have you thought about your retirement strategy

Yes  No  Unsure

Do you know how much money you need to retire on

Yes  No  Unsure

Do you have a family member that requires aged care and may need your help understanding this complex environment?

Yes  No  Unsure

**Are you aged 60 years and over**

Are you taking full advantage of tax effective and super and pension opportunities

Yes  No  Unsure

Do you have an Estate Plan

Yes  No  Unsure

Would you consider moving into an aged care facility in later years

Yes  No  Unsure

Do you have a family member that requires aged care and may need your help understanding this complex environment?

Yes  No  Unsure

## Income

**Do you earn in excess of \$80k**

Have you in place a tax minimisation/effective strategy

Yes  No  Unsure

**Do you hold shares or cash investments**

Are your investments suitably diversified

Yes  No  Unsure

Are your investments tax-effective

Yes  No  Unsure

Are you receiving adequate advice on your investments

Yes  No  Unsure

**Do you currently receiving an aged pension**

Has this been maximised

Yes  No  Unsure

## Superannuation

- Do you currently hold more than one superannuation account Yes  No  Unsure
- Are you currently salary sacrificing into superannuation Yes  No  Unsure
- Do you understand the pro's and con's of additional super contributions Yes  No  Unsure
- Do you current hold insurance inside your super fund Yes  No  Unsure

## Structures

### Do you hold a current Will

Yes  No  Unsure

When was this last reviewed:

Do the beneficiaries in your Will, match the beneficiaries on your superannuation

Yes  No  Unsure

### Power of Attorney

Yes  No  Unsure

When was this last reviewed:

## General

Over the coming 12 months, will any of the below impact you:

- Change to living situation – E.g.: purchase or sale of property Yes  No  Unsure
- Change to family statuses – E.g.: education expenses, new child, children leaving home Yes  No  Unsure
- Change in occupation or starting own business Yes  No  Unsure
- Considering retirement Yes  No  Unsure

Please list any other financial concerns:

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Thank you for completing this checklist.  
Please return via email or post, or bring it with you to your next meeting.

### MC2 Wealth

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